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ABSTRACT

This monograph is part of OPTIONS, a packaged set of materials developed to provide postsecondary administrators, program planners, curriculum developers, counselors, and instructors with up-to-date, reliable information. This volume and two other monographs are intended to enable counselors and instructors to establish and conduct special services to meet the learning and career needs of adult programs. The publication provides models for planning and implementing an entrepreneurship education program for adults. Chapter 1 offers an insight into entrepreneurship. It discusses skills necessary to be a successful entrepreneur, characteristics of entrepreneurs, and need for entrepreneurship education. Chapter 2 considers the program planning factors specific to entrepreneurship education as follows: statement of needs for program, goals and objectives, support services and facilities, budgeting, funding, schedule or work plan, advisory committee, marketing/recruiting, and evaluation. Chapter 3 lists curriculum resources and organizations that will assist the program developer in planning and implementing an entrepreneurship program. Appendix A is a sample evaluation instrument. Appendixes B-E list additional resources intended to assist the small business owner: resources available for small business owners, Small Business Administration regional offices, small business institute programs by city and state, and small business development centers. (YLB)

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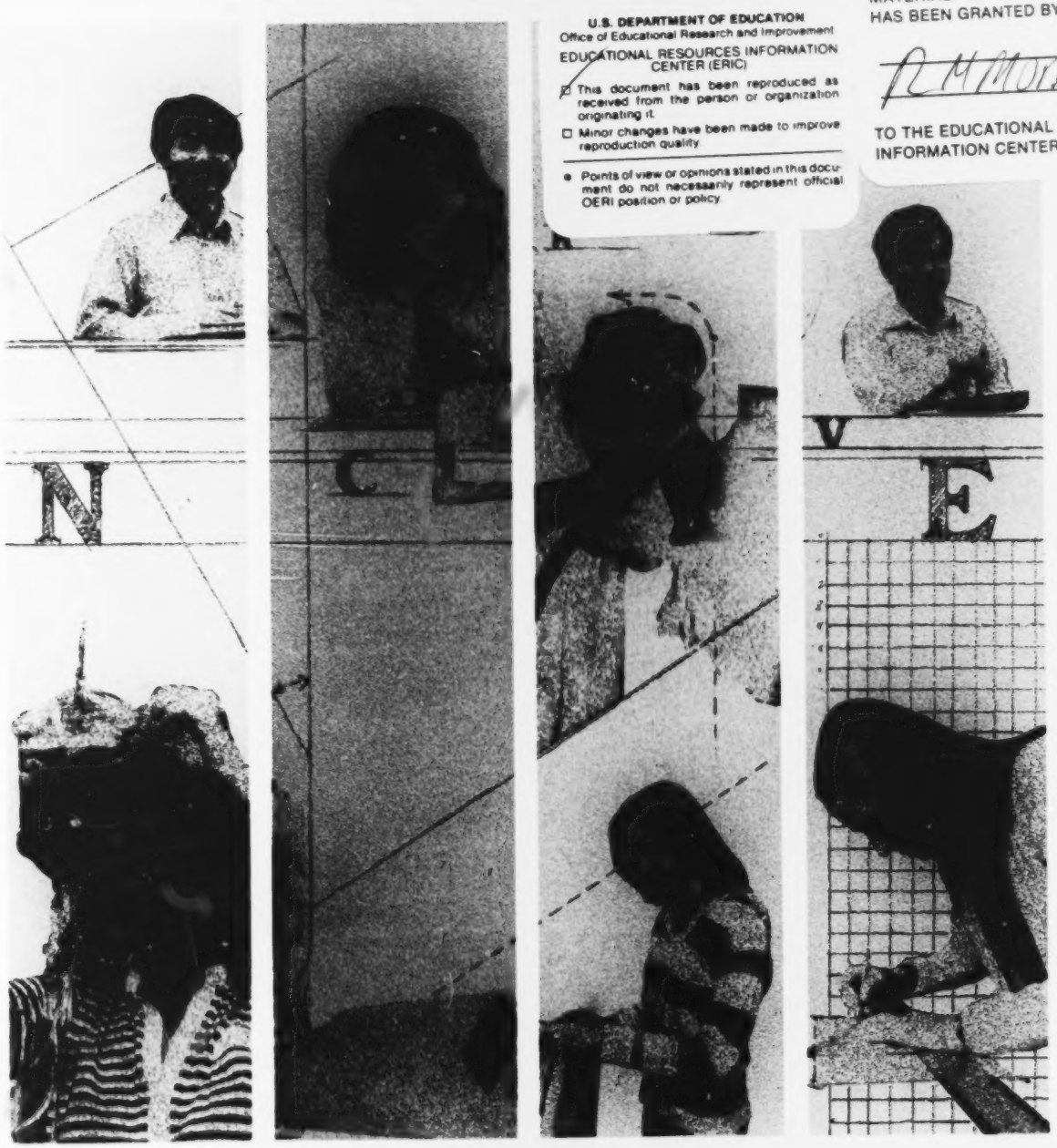

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OPTIONS
Expanding Educational Services for Adults

THE NATIONAL CENTER
FOR RESEARCH IN VOCATIONAL EDUCATION
THE OHIO STATE UNIVERSITY

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- Developing educational programs and products
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ENTREPRENEURSHIP EDUCATION

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TABLE OF CONTENTS

LIST OF FIGURES AND EXHIBITS v

FOREWORD vii

EXECUTIVE SUMMARY ix

INTRODUCTION 1

AN INSIGHT INTO ENTREPRENEURSHIP 5

- Skills Necessary to be a Successful Entrepreneur 5
- Characteristics of Entrepreneurs 6
- Need for Entrepreneurship Education 7

PROGRAM PLANNING FACTORS 9

- Statement of Needs for Program 10
- Goals and Objectives 10
- Support Services and Facilities 11
- Budgeting 13
- Funding 13
- Schedule or Work Plan 15
- Advisory Committee 16
- Marketing/Recruiting 16
- Evaluation 17

RESOURCES FOR THE PROGRAM DEVELOPER 23

- Curriculum Resources 23
- Organizational Resources 25

APPENDIX A: SAMPLE EVALUATION INSTRUMENT 29

APPENDIX B: RESOURCES AVAILABLE FOR SMALL BUSINESS OWNERS 39

APPENDIX C: SMALL BUSINESS ADMINISTRATION REGIONAL OFFICES 49

APPENDIX D: SMALL BUSINESS INSTITUTE PROGRAMS BY CITY AND STATE 53

APPENDIX E: SMALL BUSINESS DEVELOPMENT CENTERS (SBDC) 69

REFERENCES 73

SOURCE DOCUMENTS 75

LIST OF FIGURES AND EXHIBITS

Figure

1. Lifelong entrepreneurship education model 3

Exhibit

1. THE NEW VENTURE PROGRAM 18

FOREWORD

Postsecondary education faces major challenges for the future if it is going to remain responsive to changes in the areas of demography, labor force, economy, and societal expectations. If postsecondary education is to remain relevant, new programs to meet changing technological needs must be developed; increased sensitivity to the changing age, sex, and ethnic composition of the student population must be demonstrated; more training designed for part-time participants and for disadvantaged groups must be offered; and increased cooperation between business and educational institutions must be achieved.

In order to provide postsecondary administrators, program planners, curriculum developers, counselors, and instructors with up-to-date, reliable information, the National Center has developed a packaged set of materials entitled *OPTIONS: Expanding Educational Services for Adults*. This package is the result of a major review and synthesis of the premiere appropriate materials available. Organized around three highly targeted issues, the *OPTIONS* package contains an educator's guide, a videotape, three books, and three monographs.

The *Educator's Guide* orients administrators, instructors, and counselors to *OPTIONS*--its background, philosophy, components, structure, and use. An accompanying videotape discusses the issues and forces impacting on educational institutions serving adults and motivates postsecondary personnel to work for program success.

Linking with Employers provides a rationale for cooperative efforts with business and industry. This book describes procedures for establishing linkages and conducting programs such as co-op education, customized training, retraining and upgrading, apprenticeship, resource sharing, and economic development.

Developing Curriculum in Response to Change prepares program staff to design and adapt curricula to conform to technological changes in the workplace and to meet the learning needs of adults. This book discusses the six-stage process of curriculum development: assessing needs, defining objectives, identifying resources, developing curriculum content, implementing the curriculum, and monitoring and evaluating implementation.

The three monographs enable counselors and instructors to establish and conduct special services to meet the learning and career needs of adult populations. *Adult Career Guidance* prepares counselors to provide intake, assessment, employability skill development, and career guidance to multicultural, handicapped, and older adults, as well as dislocated workers and women reentering the work force. This publication, *Entrepreneurship Education*, provides models for planning and implementing an entrepreneurship education program for adults. *Literacy Enhancement for Adults* provides models for planning and implementing adult literacy programs.

Case Studies of Programs Serving Adults describes exemplary practices and programs that have successfully improved or expanded educational services for adults. This book integrates the three major foci of linking with employers, developing curriculum in response to change, and providing special services for adults.

The National Center wishes to acknowledge the leadership provided to this effort by Dr. Robert E. Taylor, recently retired Executive Director. Appreciation also is extended to the following individuals who served as a panel of experts in assisting staff in planning strategy, recommending document content, and critically reviewing drafts of the documents: Dr. Larry Hackney Associate Dean of Counseling and Life Career Development, Macomb Community College; Dr. Ronald M. Hutkin, Vice President of Academic Affairs, North Dakota State School of Science; Dr. H. James Owen, President, Tri-Cities State Technical Institute; and Dr. Roger Perry, Vice President of Academic Affairs, Champlain College.

Special recognition is due to James O. Belcher and Catharine P. Warmbrod who prepared this monograph. Recognition and appreciation are deserved by the following National Center staff who played major individual roles in the development of the *OPTIONS* package: Richard J. Miguel, Associate Director for Applied Research and Development, and Catharine P. Warmbrod, Research Specialist 2 and Project Director, for leadership and direction of the project; Judith A. Samuelson, Research Specialist 2; James O. Belcher, Program Associate; Roxi A. Liming, Program Assistant; and David J. Kalamas, Graduate Research Associate, for synthesizing and developing the documents; and Monyeene Elliott, for her word processing expertise and dedication to a major typing endeavor. Appreciation is extended to Judy Balogh and her staff for providing final editorial review of the documents.

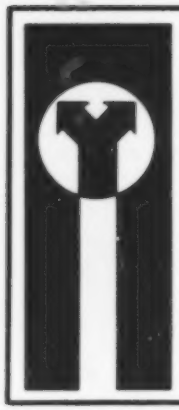
Chester K. Hansen
Acting Executive Director
The National Center for Research
in Vocational Education

EXECUTIVE SUMMARY

Since the late 1970s, Americans from all segments of society have moved toward self-employment in response to fundamental changes in the social structure and the economy. This growing commitment to entrepreneurship is well documented; the trend is established and likely to continue for the foreseeable future. As a result, the demand for entrepreneurship education has burgeoned, so quickly in fact that development of the usual component of instructional materials, organizational resources, and networks has lagged behind.

In order to succeed in business, an entrepreneur requires technical and operational skills. The entrepreneur must understand how to produce a given service or product. The entrepreneur also needs to understand the managerial, financial, and legal aspects of running a business. In addition, to these skills, the entrepreneur must possess other characteristics. Psychological, social, and personality factors contribute to the entrepreneur's success. An understanding of these factors will help the program planner develop a program that meet entrepreneurs' needs.

As in any program planning process, specific steps must be taken by the planner to ensure an effective and reliable educational program. Needs, goals, and objectives must be clearly identified. Support facilities and services must be readied. Attention must be paid to scheduling, budgeting, and funding considerations. Curriculum resources must be identified and evaluation plans must be implemented. In order to help the program planner in this process, this monograph identifies the materials, strategies, and resources needed to develop an entrepreneurship education program.



Introduction

New small businesses provided the "lion's share" of *new* jobs in the American economy in the past decade. As we are undergoing a major transition from an industrial economy to an information-based economy, it is not surprising to career educators that jobs are scarce in many industries and regions of the country. *The State of Small Business* (1985) reports that industries showing the greatest *change in employment* from 1976 to 1982 include services (+29.3 percent) and finance-insurance-real estate (+19.3 percent). At the same time very little growth was seen in manufacturing (+5.3 percent) and agriculture (+4.9 percent). More than half of the new jobs during this period came from businesses with fewer than 20 employees.

Starting a small business may be the most viable career option for those who have technical skills and work experience but who cannot find a job. Self-employment means independence to those whose only option may be unemployment or moving to another part of the country. Furthermore, being one's own boss is often a desirable choice for those who prefer to control their own lives.

Unfortunately, most people will never learn the necessary skills to start a business. Unless they grow up in a family-owned business, they are unlikely to have learned the necessary entrepreneurial skills through past experience or to have taken business courses in addition to their technical training. A recent study of almost 5,000 new business developers shows that only 34 percent had any type of college degree and only 39 percent had more than 2 business courses sometime in their educational experience *(The First Three Years* 1986). So where will those persons with technical expertise learn how to start a business?

Trade and technical schools have a special opportunity to add to the economic development of this country. Entrepreneurship education programs can provide students with opportunities to explore ideas for their own businesses and to study the competencies needed to start a business. Postsecondary programs can offer a special series of related courses as well as infuse some of the main concepts of entrepreneurship education into existing technical courses as a logical extension of job training.

The National Center for Research in Vocational Education describes entrepreneurship education as a lifelong learning process (see figure 1). Expertise is developed through practice and experiences with the educational system. Students in postsecondary schools may have experienced the early stages of entrepreneurial exploration, but the chances for skill building and creative thinking at stage 3 have rarely been a part of most high school graduates' educational experiences. As a result of adding entrepreneurship education to the curriculum, students will have a chance to build key ingredients necessary for becoming their own boss. These ingredients are as follows:

- Personal characteristics that that contribute to success
- A marketable business idea
- Contacts in the community for assistance
- Financial resources
- Potential customers
- Management skills
- Experience in planning a business
- Technical know-how
- Expectation of future opportunities for innovation

The management skills that should be taught to our future small business owners could be the critical difference between success and failure. The high rate of failure continues to be a concern to many economic analysts, but it is generally felt that adequate preparation and planning could lower that rate.

A well-focused entrepreneurship program would enable clients to--

- evaluate themselves via a self-assessment activity,
- discover what skills they have acquired through life experiences and education and identify those areas where they might need further technical assistance,
- start a community support system to compensate for needed technical assistance and expertise,
- analyze their financial basis for starting a business
- test their business idea with the consumer and competitive market,
- develop a business plan,
- learn about resources available for small business owners, and
- decide their next step.

Postsecondary administrators and instructors familiar with entrepreneurship education are aware that there is much activity occurring in this area. It may involve credit or noncredit courses that run for months, or it may be a 1- or 2-day workshop or seminar that focuses on a single aspect of entrepreneurship. As an academic area that has grown so quickly, entrepreneurship education appears to lack coordination or focus on a national level. The result is that programs tend to be tailored to meet specific local conditions and needs but operated without much input from administrators who may have tackled similar problems at other institutions. There has not been much opportunity for postsecondary institutions to learn from the errors and successes of those who have implemented entrepreneurship programs.

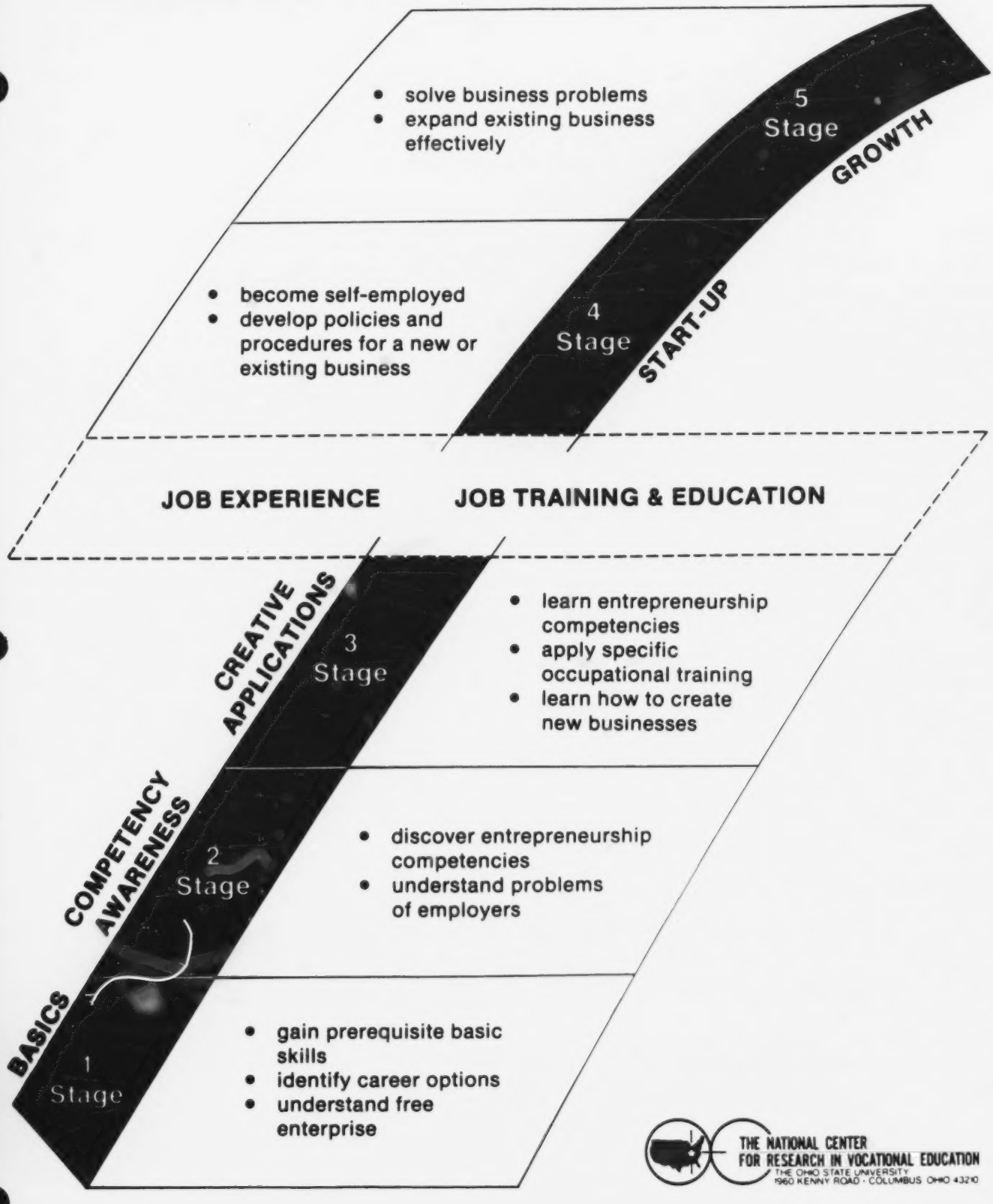


Figure 1. Lifelong entrepreneurship education model

Many of these programs have developed excellent training materials that would benefit other programs.

It is the purpose of this monograph to present an overview of the factors relevant to planning and implementing an entrepreneurship education program at a postsecondary institution. It is also hoped that the resources included in this publication will promote the formation of regional and national entrepreneurship networks by identifying organizational resources available to educators. The assumed clientele is adults at stage 4 of the Lifelong Entrepreneurship Education Model, that is, persons who intend to start up a business or to restructure an existing business. Examples are given to provide the user with materials that may be adapted to meet local needs. This publication also lists a variety of resources that are available to entrepreneurship program planners, including consortiums and curriculum materials.

The materials in this monograph were synthesized from a number of documents developed by the National Center for Research in Vocational Education. The source documents include research reports, program evaluations, project proposals, published articles, and educational forum proceedings. A complete list of the original documents is located in the Source Documents section of this monograph. Inquiries concerning the contents of these documents and how they may be purchased may be addressed to--

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Chapter 1
An Insight into Entrepreneurship

What is an entrepreneur? An entrepreneur is an individual who undertakes all the risks related to forming and operating a small business. This involves performing all business functions associated with a product or service and includes social responsibilities and legal requirements. Considering the drawbacks involved in starting a business (e.g., the appallingly high failure rate, long hours, and personal and social sacrifices), it may seem incredible that anyone would even consider self-employment. However, not only are people starting their own businesses, but the number of entrepreneurs is actually increasing. Entrepreneurship shows every indication of continuing into the next century as an important career option for adults.

Skills Necessary to be a Successful Entrepreneur

Certainly, owning one's own business is not for everyone. The pitfalls of self-employment are many. Nothing can ensure that a business start-up will be successful. Although successful entrepreneurs share certain characteristics, the widespread misconception that entrepreneurs are "born and not made" is giving way to the realization that the characteristics of successful entrepreneurs can be identified and that key entrepreneurial skills can be taught.

What are the skills a person must possess to be a successful entrepreneur? At the simplest level, there are two types of skills required for anyone starting a business: technical and operational. The entrepreneur must have the technical skills to understand and produce a given service or product. A person who, for example, has only a limited knowledge of computer hardware and programming will face formidable barriers to successfully operating a computer services business. The other main skill necessary to successful entrepreneurship is a realistic understanding of the managerial, financial, and legal aspects of operating a business.

Clearly, instruction in both technical and business skills is possible. Where does one learn these skills? Programs at postsecondary institutions can provide entrepreneurship training and thus help some adults become successfully self-employed.

A formal classroom setting is not, however, the only place where one can learn entrepreneurial skills. Many persons who appear to be "born entrepreneurs" have acually acquired their skills at home. In entrepreneurial families, the business of running a business is discussed, explored, and taught at home as an informal training course that stretches over a lifetime. About half of the persons who start a business come from families where apparent was self-employed. This at least makes such persons capable of imagining themselves as successful in their own business, as well as able to anticipate problems that are likely to be encountered and devise appropriate solutions.

Besides learning in the home or in a formal classroom setting, guidance may come from a mentor, usually someone who is already active in or very familiar with a desired entrepreneurial venture. This person can perform an invaluable service as a role model, as a source of instructive experiences in the unwritten do's and don'ts of the business, and as a source of support for the beginner.

Characteristics of Entrepreneurs

The fact that entrepreneurial skills can be taught does not mean that there are not important personality characteristics involved. As stated earlier, entrepreneurs share certain characteristics. If entrepreneurial skills can be learned, but starting a business is not for everyone, what are the reasons why one person becomes self-employed and another does not?

Motivation is one. People employed in stable, well-paying jobs may perceive themselves as "in a rut" and may be highly motivated to start their own businesses. They may find greater satisfaction in taking risks and meeting challenges. For other persons, the unavailability of jobs and the unacceptable alternatives of long-term unemployment or relocation can provide the motivation to operate a successful business venture. Still other persons may be motivated to start their own business because of feelings of frustration or ineffectuality at work, the conviction that it's "now or never" as a 40th birthday approaches, or after a serious disagreement with a boss.

Another reason for starting a small business is the need of some persons to take control. This need is great enough to override their fears of a jittery economy, mounds of governmental paperwork, union disagreements, and probably a substantially reduced income at first. Of course, the will to take control carries with it the responsibility to make the business work. Considering the odds against that, what is the typical entrepreneur's response to the prospect of business failure? Most likely it will be, "I'll start over in another business and I'll know more than when I started this one." Successful entrepreneurs tend to have no trouble seeing themselves as succeeding at the start of a new venture and view the risks involved as "nothing I can't deal with"--even though the odds may be at the opposite end of the scale than where entrepreneurs see them. They view risk as a challenge. Another person may feel that "If my idiot boss can start up and run a business, then I know I can."

Besides the psychological and social factors, there are personality qualities associated with entrepreneurs. As with any human trait, these cannot be instilled where they do not exist, but they can be developed, especially if the interested client is adequately motivated. The qualities most often associated with entrepreneurs include the following:

- Self-confidence

- Perseverance, determination
- Energy, diligence
- Resourcefulness
- Ability to take calculated risks
- Need to achieve
- Creativity
- Initiative
- Flexibility
- Positive response to challenges
- Independence
- Foresight
- Dynamism, leadership
- Versatility in knowledge
- Ability to get along with people
- Responsiveness to suggestions and criticism
- Profit orientation
- Perceptiveness
- Optimism (Kent, Sexton, and Vespers 1982)

Entrepreneurs are people who can live in a life-style that is different from what others might find acceptable. The life-style of the entrepreneur tends to differ from that of other persons, as may be expected, particularly during the early years of a venture. The decision to take charge of one's own life requires the individual to make other decisions. For example, to what extent can dependence on other people be allowed? Or control of oneself by other people? Can social activities be put on indefinite "hold"? Persons who are considering starting a business but still need a lot of time for vacations, sleep, reading, watching TV, going to parties, or spending time with the family would do well to reconsider their original decision to start a business. People who manage their own businesses must work these items into and around their personal priorities in order to get a business going successfully. It is also very important that family members support the decision to invest great amounts of time and family capital into the business.

Need for Entrepreneurship Education

Having many or all of the desirable psychological and personality qualities, however important they may be, are not of themselves enough to carry the day in a business venture. There is no substitute for the second basic ingredient in successful entrepreneurship--know how. There are four commonly cited reasons for business failures and they all come down to one thing, a lack of knowledge:

- *Incompetence.* As many as half of failed venture owners/managers did not have the basic knowledge and skills needed to plan, manage, and control their operations.
- *Lack of management experience.* About a quarter of them did not have sufficient experience in supervisory job responsibilities to deal with the everyday, on-the-job applications of management.
- *Unbalanced experience.* Roughly one-fifth either had considerable formal education and little or no practical experience, or had extensive job experience but not enough formal training to give meaning or perspective to their work experience.

- *Lack of industry experience.* One in six failed business owner/managers had no previous experience in the particular industry in which their business opened. *(The Business Failure Record* 1975).

Government sources familiar with the national picture suggest that about half of the businesses that fail yearly could be saved if the owner received appropriate management training before the situation became too critical to salvage. Another large number of struggling entrepreneurs whose businesses now represent little more than a minimum level of job substitution could be strengthened and stabilized by such training; healthier businesses could grow substantially, providing more jobs and profits if they had the benefit of good management training, counselling, and appropriate education.

By now it should be clear that there is any number of reasons for opting to start one's own business--some positive, some negative, some made by choice, some out of necessity. Ideally, the aspiring entrepreneur will undergo a thorough course in entrepreneurship before starting a business. It is apparent that there are many persons who would benefit from participating in such a course. The following is a list of groups from which participants in an entrepreneurship course are most likely to be drawn:

- Present owners and operators of small business
- Postsecondary and adult students who are interested in exploring the possibility of starting a small business
- Employees in threatened businesses or industries
- Dislocated workers
- Ethnic minorities
- Refugees
- Recent immigrants
- Displaced homemakers
- Midlevel corporate managers
- Handicapped adults
- Cyclically employed adults

Chapter 2
Program Planning Factors

The planning process will be one of the most crucial stages in developing an entrepreneurship education program. The process of assembling the sequential steps in the program will uncover problem areas and identify areas where supplementary resources will have to be applied (e.g., increased marketing/recruiting efforts or special support services for some clients). If conducted effectively, the planning process will provide a reliable check into the validity of the program's original premise.

An effort has been made to limit the discussion here to factors that are specific to entrepreneurship education. The major topics to be considered are as follows:

- Statement of needs for program
- Goals and objectives
- Support services and facilities
- Budgeting
- Funding
- Schedule or work plan
- Advisory committee
- Marketing/recruiting
- Evaluation

The rationale for this focus is that, for the sake of brevity, this entrepreneurship planning guide should not duplicate the detailed curriculum development materials that are provided in the companion piece to this monograph, *Developing Curriculum in Response to Change*. Part II of that publication, "Stages of Curriculum Development," contains a thorough analysis of the process of generic curriculum development in response to the demands of a dynamic economy and society. The topics covered therein include the following:

- Assessing needs
- Defining objectives
- Identifying resources
- Developing curriculum content
- Implementing a curriculum
- Monitoring and evaluating implementation

It is suggested that the program developer review Part II of *Developing Curriculum in Response to Change* before proceeding with this monograph.

Statement of Needs for Program

When planning a program, the needs statement should relate the need for entrepreneurship education to the social and economic context of the local community. The availability and suitability of other entrepreneurship instruction may be discussed as a means of identifying any deficiencies that would be remedied by the proposed program. Documentation for the needs statement could include research findings, interviews with potential clients, supporting statements from community leaders, or a request for a training program from a local business, industry, agency, advocacy group, or community-based organization.

The information provided in the needs statement should logically and compellingly support the program's statement of its goals and objectives.

Goals and Objectives

The purpose for offering a course in entrepreneurship education is to help clients make informed choices about such matters as whether or not to pursue self-employment as a career option, ways to strengthen an existing business, whether more technical expertise is needed and how to acquire it, and so forth. Once a post-secondary institution has determined the need for some type of entrepreneurship instruction and has at least informally identified a target clientele, the next step is to devise a set of goals and objectives for a program. The specific mix of client needs, local economic conditions, host institutional facilities, funding sources, and so forth will all have a bearing on the formulation of the program goal statement(s). The goal statement will be useful in writing a funding proposal, in promoting the program to clients and sponsors, in monitoring the progress of the program, and in evaluating the effectiveness of the program when it is finished.

The goal is different from the program objectives, which are discussed later. The goal statement should realistically reflect the expected final outcome of the program. The following goal statement is offered as an example:

> The 10-week entrepreneurship program at Bluerock Community College has as its goal the accomplishment of the following: Course participants will work for a business or corporation in their area of interest in order to gain experience, first-hand technical knowledge of the product or service, and an overview of the day-to-day operations of the business.

Other possible program goal statements include the following:

- The goal of the Entrepreneurship Program will be to assist the participants in setting up their own business as a sole proprietorship, partnership, franchise, or corporation.
- By the end of the Do It Your Way! program, participants will either continue their entrepreneurship education or training, or start their own business.

- One goal of the Enterprise Awareness Workshop is to help participants decide whether or not to pursue self-employment as a career option, and if it is not a feasible option, they will find an alternative career option.

The goals for a short entrepreneurship seminar or workshop might resemble the following:

- The goal of Fine Tuning Your Small Business is to help owners of small businesses develop an awareness for the need to strengthen their managerial skills.

- The goal of the Minority-Owned Business Seminar is to disseminate information about various kinds and sources of assistance that are available to minority owners of small businesses in the Western Falls area.

If the goals are the final outcome of the program, the objectives are the facilitators that will make it happen; they are the subordinate activities that lead to the accomplishment of the goals. Since the possible objectives for any program goal are infinitely variable, it would be impossible to provide any kind of a catalog of them here; the following is offered as an example of a coordinated goal and objectives statement.

> Designed as an adult education program, the goal of the Small Business Management Course will be to assist owners and operators of agribusinesses, retail businesses, and other types of entrepreneurs in understanding and developing basic skills for successful operation and potential for growth. This course will emphasize the use of computers as a tool for efficient business management.
>
> Specifically, the Small Business Management Course will accomplish the following objectives:
>
> - Assist small business owners and operators in establishing their own immediate, short- and long-term goals
> - Help small business owners and operators recognize the importance and necessity of an accurate record-keeping system
> - Assist in analyzing and interpreting business records
> - Help participants apply economic principles to the management, operation, and possible expansion of the small business
> - Show participants how to make use of available data to improve the organization and efficiency of the business
> - Show participants how to analyze the long-term economic effects of current and future decisions
> - Provide training in the methods and uses of computerized record keeping
> - Encourage the small business owner and operator to become familiar with the computer and the role the computer can play in formal business decision making

Support Services and Facilities

The selection of physical facilities and services is not as cut and dried as it may appear to be. There are advantages to using locations outside your school or on a

campus removed from the administrative center. It is also worthwhile to keep an eye open for existing services at your institution that may be adapted to meet the needs of entrepreneurship program participants. The following are examples of innovative ways of using facilities that were reported by schools that have conducted entrepreneurship programs:

- *Location.* The classroom location should be accessible to as many potential program participants as possible. Multicampus community colleges should consider locating programs on a campus that is near the targeted clientele. In the case of rural participants, a rural location (e.g., in a county extension office) would facilitate attendance. Conducting the program in a setting such as a shopping mall not only gives the program high visibility and makes it convenient to participants but it also removes the instructional process--itself likely to be intimidating--to a neutral and more familiar place. If possible, the training site should be located near public transportation routes. If feasible, an itinerant instructor can conduct classes or seminars for very small groups of participants. Some programs have been offered at specific business sites. Your advisory committee can be quite useful in arranging off-campus classroom space for your program. In some cases, it may be desirable for purposes of close articulation to locate the program near the economic development committee of the local Private Industry Council and various state offices that regulate and service small businesses.

- *Computers.* Accessibility to computers for the purpose of the participants' gaining first-hand familiarity with such tools as computerized spreadsheets will enhance an entrepreneurship program's effectiveness. If possible, microcomputer hardware and software should be available to participants as needed. A major component of some entrepreneurship programs is computer training for financial, inventory, and data management. Word processing equipment, services, and training materials should be made available, along with general office equipment. Additional training equipment may be solicited from industrial contacts.

- *Library.* A library media base of periodical and reference materials designed to support a small business operation should include small business assistance information, current magazines, books, and technical materials related to the program. Also included should be materials available through professional organizations and programmed instructional materials.

- *Consulting.* Valuable assistance to program participants may be provided by consultation and technical support from knowledgeable professionals and peers. Such consultation services may be supported by dedicated computer systems and related software, the purpose of which is to provide information and systems applications for the user. Consulting services that the educational institution could provide could cover advertising, marketing, business, sales, public relations, public speaking, business English, and so forth.

Budgeting

The purpose of the budget is to present and define the estimated costs for the program. Estimated costs may be developed through a detailed analysis of the proposed scope of work and resultant plans for the program. The resources required for each unit of work are first identified; then their costs are projected using the details gathered through the analysis but also balanced against one's previous experience with similar programs. Costs may be divided into (1) operating expenses and (2) costs for program-specific activities. Typical operating expenses include the following:

- Salaries
- Benefits
- Consultants
- Travel
- Postage and express mail
- Phones and equipment rental
- Media and duplication services
- Supplies and materials

Typical program-specific costs include the following:

- Marketing program/recruiting participants
- Developing consultant pool
- Providing counseling/referrals
- Organizing class meetings, seminars, and support groups
- Providing individualized instruction, testing, and business plans
- Providing participant follow-up project reports
- Coordinating long-term reporting and final report
- Coordinating long-term support group meetings
- Coordinating long-term counseling and technical assistance to participants

Funding

Funding questions lie at the heart of any plan for a program. The source of the money may determine the clientele and other features of a program. It is also possible that a program will be funded by more than one source. In any case, arranging the funding for your program can expand your creative capabilities beyond most other aspects of program planning. The major sources of money for entrepreneurship programs are the institution's own resources, state JTPA funds, Title II of the Perkins Vocational Education Act, and other grants.

The Institution's Own Resources and Creativity

It is common for institutions to draw upon their own financial resources to present entrepreneurship instruction--itself an entrepreneurial activity on the part of the college or school. The advantages are great flexibility in clientele and instructional materials, and greatly reduced paperwork. Institutions that do not have the wherewithal to provide the start-up money for a program must acquire funds from other sources. This provides

additional opportunities for the program developer to use his or her creativity because such funding truly is limited only by the imagination of the developer. For example, one school is in the process of setting up scholarships for participants in an entrepreneurship program--scholarships funded by successful entrepreneurs in the community.

Grants

Grants are typically made in cash but may also be made in kind (for example, classroom space, computer time, and equipment use). The decision whether or not to seek funding from a grantor will be influenced by such considerations as the following:

- Is your program's goal in keeping with the funding goals of the potential grantor?
- Is the grantor acquainted with your institution? with your proposal developer?
- If you are denied a grant, will alternative funds be available?
- Are you aware of all the foundations that it is feasible for you to approach?

Many foundations and government agencies at every level--national, state, and local--exist wholly or in part for the purpose of providing funding for educational programs. For example, *The Foundation Directory* is a document that provides a listing of all foundations, their resources, and their funding preferences and patterns. It is published by The Foundation Center, 888 Seventh Avenue, New York, New York 10106.

Finally, corporations can be approached for grant support. The advantage of a corporate grant is that you will receive a reliable and punctual follow-through; a disadvantage is a possible conflict with your goals or image.

State JTPA

On October 19, 1984, the Carl D. Perkins Vocational Education Act became law. The act promotes a stronger relationship between business and vocational education and proposes expanded access to programs, particularly to the underserved client.

Title II of the act discusses the uses of basic state grant monies in implementing vocational programs. Title II, part B entitled "Vocational Education Program Improvement, Innovation, and Expansion," implies entrepreneurship as a funding possibility:

> the *expansion* of vocational education activities necessary to meet student needs *and the introduction of new vocational education programs*, particularly in economically depressed urban and rural areas of the state; . . . *the creation or expansion of programs to train workers* in skilled occupations needed to revitalize businesses and industries or *to promote the entry of new businesses and industries* into a state or community.

Several states currently fund entrepreneurship education programs with title II money.

Using State JTPA Funds

The following are examples of how entrepreneurship programs have used state JTPA funds.

Wisconsin Board of Vocational Education

The Wisconsin Board of Vocational, Technical and Adult Education is currently using title II, part B funds for the following vocational programs featuring entrepreneurship.

- Self-Employment as a Career Option
  Nicolet VTAE District
  Rhinelander, Wisconsin

  This project offers displaced homemakers, single parents, and homemakers (1) individualized technical assistance and information on entrepreneurship as a job alternative, (2) short classes and workshops, (3) assistance with start-up business plans, and (4) a support group for those considering self-employment or those currently self-employed. Projected outcomes are that the project will serve (1) 20-30 women (3 percent minority women), (2) 10-20 women in developing a business start-up plan, and (3) 10-20 women in a support group.

- Accent on Business Ownership
  North Central VTAE District
  Wausau, Wisconsin

  The purpose of this project is to assist 8-10 displaced homemakers, single parents, and full-time homemakers in establishing home-based or small businesses through the provision of technical assistance and support services. Sources of funding include other vocational education projects, JTPA projects, displaced homemaker activities, and adult basic education (ABE) services. Projected outcomes are that the project will provide 6 introductory workshops on small business ownership and assist 8-10 displaced homemakers and homemakers to establish businesses.

- From Homemaking to Moneymaking
  Southwest Wisconsin VTAE District
  Fennimore, Wisconsin

  This project consists of two phases. Phase I familiarizes southwest Wisconsin employers and community participants with the benefits of small business, establishes an advisory committee, and identifies large companies who could benefit from in-home employment as a work option. Phase II involves 30 participants attending six 4-hour sessions in small business management. Projected outcomes are that the project will serve 30 persons and that 8-10 of those persons will start a small business.

Schedule or Work Plan

An important part of the planning process is the development of a schedule. Every activity or objective in the program should be assigned a completion date. This will be necessary for a coordinated performance of every facet of the program by all parties concerned. Since departures from the schedule may incur added costs in personnel, facilities, supplies, and so forth, be realistic in the beginning and build in some flexibility to accommodate needed adjustments and emergencies.

Advisory Committee

To assist the instructor in planning, implementing, and evaluating the program and to encourage participants to consult with community people for technical assistance and support, it is suggested that the instructor organize an advisory committee of four to six community persons. The choice or persons to include on the advisory committee should be influenced by other considerations in addition to their expertise, appropriateness, and willingness to serve. Advisory committee members may serve an executive function as well, particularly when the crucial activities of the program are occurring. For example, if the goal of the program is for each participant to start up his or her own business, and obtaining a loan is a prerequisite for start-up, then it would be advantageous to have a loan officer or banker actively engaged in and committed to a successful completion of the program. Advisory committee members may be recruited from the following:

- Banks or other financial institutions
- Postsecondary institution, college, or university faculty
- Local chamber of commerce
- City or state economic development office
- Local Small Business Administration representative
- Marketing firms
- Local small business owners
- Attorneys or legal consultants
- State or local employment and education commission
- School of business administration faculty
- Advocacy groups representing program participants
- State council on retail merchants
- State department of aging
- Media promoter or advertising agency
- State maufacturers' association
- Trade associations
- Bookkeeping and accounting professionals
- Minority small business owners and operators.

Marketing/Recruiting

The marketing strategies that you select to recruit program participants will be determined by the characteristics of the clients whom you wish to attract. For example, if the entrepreneurship program is intended to assist displaced farmers in developing and starting up a business, they may be contacted and informed of your program through the following channels:

- Announcements in church bulletins
- Grange organizations
- Banks (flyers passed along to bank's unidentified patrons)
- Unemployment insurance offices
- County extension offices

- Flyers posted in public gathering places, such as supermarkets, public libraries, public assistance agency offices, entertainment centers
- Flyers mailed to all farm owners in a service delivery area
- Public service announcements on radio and TV
- Exhibits at fairs and other public outdoors events
- Speakers bureau service

Another approach to the identification of potential clients for a program is by contacting various agencies and organizations that provide support services for dislocated adults and reentry women, such as the following:

- Adult basic education and high school continuation programs
- Local employment services offices
- Private Industry Council/Job Training Partnership Act offices
- Public libraries
- Labor unions
- Chambers of commerce
- Women's support groups

The following items are suggestions for marketing a program that is tailored to the needs of multicultural individuals:

- Announce and promote the program in your professional publications; supply local contacts.
- Reference the program in all mass mailings and meeting agendas.
- Send news releases to local minority-oriented newspapers and magazines.
- Encourage staff members who are knowledgeable about your program to participate in planning meetings for local minority-oriented organizations.
- Help promote minority youth programs and activities that focus on business awareness.
- Try to get local media coverage of the program.
- Assist local minority youth in arranging site visits to small businesses.
- Incorporate minority entrepreneurship into all phases of your entrepreneurship programs.

Exhibit 1 is provided as an example of a single-sheet, self-mailable flyer used to promote an extensive program for persons who are seriously considering starting up their own business.

Evaluation

The impact of formal and informal offerings by an entrepreneurship program should be evaluated at the end of the training sessions to determine whether the clients felt that the program was useful in meeting their initial needs. An evaluation can be made to serve several useful purposes. The results obtained from questionnaires about the program's strengths and weaknesses can be used to gauge the feasibility of continuing the program on a temporary or permanent basis. For example,

EXHIBIT 1
PROMOTIONAL FLYER

THE NEW VENTURE PROGRAM

Are You Thinking About Starting Your Own Business?

Call us about being selected for this unique self-employment training program scheduled May-October 1986.

Program

The New Venture Program will help you complete a comprehensive and individualized assessment and instruction program as a means of increasing your potential success as a small business owner. Specifically, we will aid you in accomplishing the following objectives:

- Help you to determine the desirability and feasibility of starting a new business.
- Prepare you with the skills needed to run a business and to create a new business plan necessary for your venture start-up.
- Link you with community resources available for long-term assistance through your venture start-up process.

Target Audience

- If you are a recently displaced worker in the Franklin County area and have the interest, desire, and potential ability to succeed as a small business owner, this program is for you.
- To qualify for participation in this program, you must be certified an eligible dislocated worker by the Ohio Bureau of Employment Services.

Time

To fully benefit from the small business exploration and instruction phase of this program, you will spend approximately 118 hours over a 6-month period, beginning mid-May 1986 through the end of October 1986. In addition, we will offer you some limited follow-up benefits to the end of June 1987. Specifically, you can expect to devote the following schedule of hours to this program:

EXHIBIT 1—*Continued*

	HOURS
• Initial intake/assessment course (5 weeks)	30
• Individualized entrepreneurship instruction segment (10 weeks)	60
• Four scheduled seminars on relevant business topics	8
• Three group meetings	6
Total Program hours	104
• Quarterly group support meetings after course completion	6
• Course follow-up (8 hours of free technical assistance)	8
Total follow-up hours	14
Total hours	118

Benefits

By the end of this program, you will have completed pre-business planning and organizing activities. Specifically, you will:

- Prepare a series of personal entrepreneurship aptitude/personality/skill profiles.
- Participate in a 30-hour assessment course which includes development of your preliminary business plan. As a format for the course, the instructor will use *Beyond a Dream: An Instructor's Guide to Small Business Exploration* that was developed by the National Center.
- Take part in a 60-hour course of individualized, small business instruction that will lead to the completion of your personalized business operations manual. Instruction will be based on the National Center's *Program for Acquiring Competence in Entrepreneurship* (PACE).
- Complete a formal business plan. Your plan will be reviewed by a panel of local business experts.
- Develop a personal financing strategy to seek out funding opportunities for your business idea.
- Explore business opportunities and discuss start-up problems through a series of four business seminars and three group support meetings.

EXHIBIT 1—*Continued*

- Establish a peer and resource network for continued assistanace in your business start-up efforts.

Follow-up Benefits

Having completed the full 6-month program, you will be eligible for follow-up services:

- Eight hours of business consulting from community resources at no cost to you.
- A series of quarterly group support meetings for you and other project participants.

Cost

The New Venture Program is completely free to qualified Columbus area participants.

Deadline

Applications must be received by April 30, 1986.

Location

The National Center for Research in Vocational Eduction (NCRVE) at The Ohio State University will operate this project. For more information please contact Entrepreneurship Project Staff at the National Center, (614) 486-3655, 8:00 a.m. - 5:00 p.m. weekdays.

Sponsor

This project is sponsored by JTP-OHIO through the Ohio Bureau of Employment Services.

SOURCE: Bebris, John, 1986.

has the program effectively addressed significant needs in the community? Evaluation data and results may be very useful to other institutions as they plan their own entrepreneurship programs. Evaluations may also assist in incorporating future improvements in the marketing, delivery, and content of a program.

One person, typically the program coordinator, should be responsible for managing the evaluation process and the data. All evaluation data should be kept confidential except as released by the coordinator for planning and reporting purposes. Evaluation may include (but not be limited to) the following:

- Number of business start-ups
- Number of precompletion exits; reasons given
- Number of participants who complete the program but choose not to start up a business; reasons given
- Were the original program goals and objectives accomplished?
- Were the initial budget, enrollment, schedule, and personnel projections accurate?

Information provided by the program participants at the end of the course can be among the most useful for evaluation purposes. Appendix A presents a participant self-assessment form that can be administered at the beginning and end of a program. The results can be compared to show areas where improvement has been made, as well as areas where more work will be needed--both by the individual participant and by the program staff.

Chapter 3
Resources for the Program Developer

As with any educational program, much of the success will depend on the quality of the instructional materials used. However, the interest in entrepreneurship education is a rather recent development, which means that the emerging curriculum and organizational resources are not always apparent or well known. The information listed in this section provides an overview of the organizations and curriculum materials that will assist the program developer in planning and implementing an entrepreneurship education program. Additional resources intended to assist the small business owner are included in appendices B-E. The categories consist of the following:

- Resources available for small business owners
- Small Business Administration regional offices
- Small Business Institute programs by city and state
- Small Business Development Centers (SBDCs)

Curriculum Resources

A topic as broad and complex as entrepreneurship instruction would quite naturally engender a complementary array of instructional materials to be used in a variety of educational settings. However, because the focus of this monograph has been on stage 4 of the lifelong entrepreneurship education model (figure 1), the discussion here will focus on two instructional resources that have been developed to assist adults who are at the stage 4 level of entrepreneurial skill development. These materials are designed to help program participants (1) become self-employed or (2) develop policies and procedures for a new or existing business.

Program for Acquiring Competence in Entrepreneurship (PACE) Level--3

PACE is an individualized and competency-based instructional program

intended to serve the lifelong learning needs of current and future entrepreneurs. It is intended to respond to program participants' needs at three levels, the third level addressing adult needs. Each level consists of 18 units that are individualized and self-contained. Each unit includes clearly stated objectives, informative content, activities, and posttests. The 18 topical units covered at each level consist of the following:

1. Understanding the Nature of Small Business
2. Determining Your Potential as an Entrepreneur
3. Developing the Business Plan
4. Obtaining Technical Assistance
5. Choosing the Type of Ownership
6. Planning the Marketing Strategy
7. Locating the Business
8. Financing the Business
9. Dealing with Legal Issues
10. Complying with Government Regulations
11. Managing the Business
12. Managing Human Resources
13. Promoting the Business
14. Managing Sales Efforts
15. Keeping the Business Records
16. Managing the Finances
17. Managing Customer Credit and Collections
18. Protecting the Business

The level 3 set of materials consists of the 18 separate units, an instructor guide, a resource guide, and certificates of completion (available for program completers). Information about the PACE curriculum may be obtained from the Program Information Office at The National Center for Research in Vocational Education, National Center Publications, Box P, 1960 Kenny Road, Columbus, Ohio 43210.

Beyond a Dream

This entrepreneurship curriculum evolved from the need to develop instructional materials for those adults with little or no business knowledge or skills. *Beyond a Dream* is a 10-unit training package that postsecondary educators and trainers can use to help interested adults determine their self-employment potential and to guide adults in developing a personal plan of action for a business start-up. It combines both education and entrepreneurial principles and is easily adaptable to participants' needs and the local setting. The 10 units in *Beyond a Dream* are as follows:

1. Assessing Self-Employment Potential
2. Evaluating Business Skills
3. Building a Support System
4. Assessing Personal Finances
5. Completing a Product or Service Survey
6. Conducting a Competitive Market Survey
7. Planning a Business
8. Developing a Business Plan
9. Using Resources Available for Small Business Owners

10. Developing a Personal Plan of Action

Each unit begins with a statement of the topic, purpose, objective(s), materials (including handouts and transparencies), product(s) produced by participants, assignment, notes to the instructor, and estimated time required for the unit. The program is designed to make use of local resource people to provide specific community information and connections for future business activities. More information about the *Beyond a Dream* curriculum may be obtained by contacting the Program Information Office at the National Center for Research in Vocational Education.

Organizational Resources

Efforts to promote small business interests are taking place at the federal, state, and local levels. As these efforts increase in number, there are more resources available to aid the entrepreneur. These resources include the following types:

- Federal government agencies
- Local and state agencies
- Venture companies
- Private sector and special interest groups
- Colleges, universities, and entrepreneurship centers

For a directory of organizational resources available to small business owners, please refer to appendix B.

Entrepreneurship Education Networks

Recent attempts to establish networks for entrepreneurship education are still in developmental stages. However, there are a variety of small business resources nationwide that are available to assist in entrepreneurship education activities at the federal, state, and local levels, including the following:

- *Joint Council on Economic Education* is an organization of states dedicated supporting economic education and entrepreneurship in public schools.
- The *Small Business Institute Directors Association* (SBIDA) brings together university professors who provide assistance to struggling small business people through their students.
- The *Small Business Development Center* (SBDC) association is a national group of state directors of SBDCs. SBDCs are a statewide support group funded by the SBA through universities, 2-year colleges, and in a few cases, local chambers of commerce.
- *National Small Business Training Network* is a group of about 275 community college instructors who provide start-up training programs and follow-on training to adults in their community.
- *International Council for Small Business* (ICSB) is a professional association for all those interested in supporting entrepreneurship education and training.

- *Small Business Management Association* is a group of instructors who teach small business training courses in their community that are sponsored by adult vocational education funding.

- The *National Federation of Independent Business* (NFIB) is a small business trade association that has been particularly supportive of entrepreneurship.

National Entrepreneurship Education Consortium

The consortium is composed of members in 20 states for the purpose of promoting entrepreneurship education. Active membership in the consortium is available for state departments of vocational education; associate membership is available for other state agencies as well as institutions and organizations in education and industry. Products created for use by entrepreneurship educators include the following:

- *Model Entrepreneurship Programs* details various models and approaches designed for different levels in entrepreneurship education from across the country.

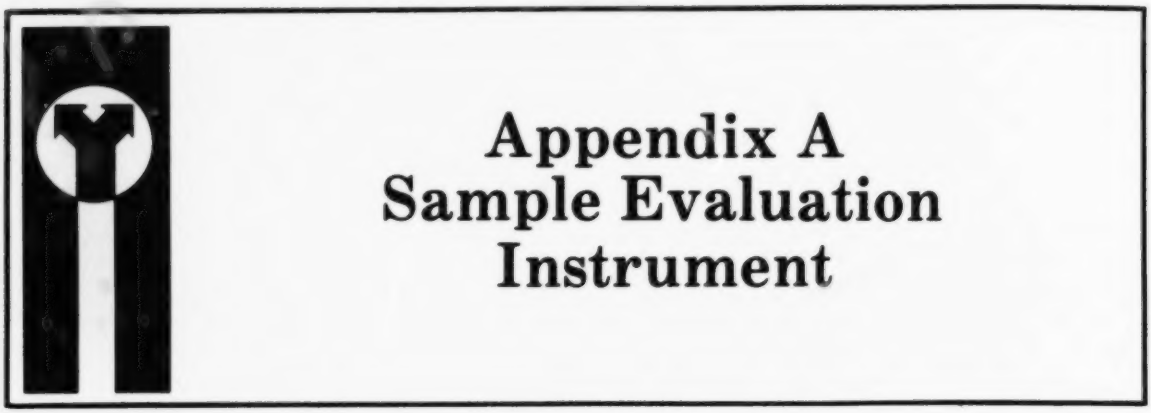
- *Economic Value of Entrepreneurship Education* focuses on the importance of entrepreneurship to the growth and development of the small business sector and provides an overview of how entrepreneurship serves as a strategy to support economic development.

- *Entrepreneurship Education and the Carl D. Perkins Act* relates small business training program options to specific funding priorities of the new vocational education act.

The benefits of consortium membership include the following:

- Entrepreneurship education visibility
- Participation in national leadership network
- Business/industry/education partnerships
- Leadership training in entrepreneurship education
- Materials for dissemination
- Information on model projects
- Technical expertise and support resources

More detailed information about the consortium may be obtained by contacting the Program Information Office at the National Center for Research in Vocational Education.



Appendix A
Sample Evaluation Instrument

SAMPLE EVALUATION INSTRUMENT

The Small Business Administration (SBA) has developed some questions to help you think about what is needed to become a successful entrepreneur. Answer each question. If the answer is YES, you are on the right track. If you answer NO, you have some work to do.

	YES	NO
WHAT ABOUT YOU?		
• Are you the kind of person who can get a business started and run it successfully?	____	____
• Think about why you want to own your own business. Do you want it badly enough to work long hours without knowing how much money you'll end up with?	____	____
• Does your family go along with your plan to start a business of your own?	____	____
• Have you worked in a business similar to the one you want to start?	____	____
• Have you worked for someone else as a supervisor or manager?	____	____
• Have you had any business training in school?	____	____
WHAT ABOUT THE MONEY?		
• Have you saved any money?	____	____
• Do you know how much money you'll need to get your business started?	____	____
• Have you figured out whether you could make more money working for someone else?	____	____
• Have you determined how much of your money you can put into the business?	____	____
• Do you know how much credit you can get from your suppliers--the people from whom you will buy?	____	____
• Do you know where you can borrow the rest of the money needed to start your business?	____	____

	YES	NO
• Have you figured out your expected net income per year from the business? (Include your salary and profit on the money you put into the business)	____	____
• Can you live on less than this so that you can use some of it to help your business grow?	____	____
• Have you talked to a banker about your plans?	____	____

SELLING

• Have you decided on a selling plan?	____	____
• Do you know how to get customers to buy?	____	____
• Have you thought about the selling techniques that make customers want to buy from some salespersons while others turn them off?	____	____

YOUR EMPLOYEES

• If you need to hire someone to help you, do you know where to look?	____	____
• Do you know what kind of person you need?	____	____
• Do you know how much to pay?	____	____
• Do you know what benefits to provide?	____	____
• Do you have a plan for training your employees?	____	____
• Do you have a work plan for yourself and your employees?	____	____

CREDIT FOR YOUR CUSTOMERS

• Have you decided whether to let your customers buy on credit?	____	____
• Do you know the good and bad points about joining a credit card plan?	____	____

	YES	NO
• Can you tell a "deadbeat" from a good credit customer?	____	____
• Have you talked with other business owners in the area about what they think of the business?	____	____
• Have you talked with the company's suppliers?	____	____
• Have you talked to a lawyer about it?	____	____

ADVERTISING

• Have you decided how you will advertise (newspapers, posters, handbills, radio, mail)?	____	____
• Do you know where to get help with your ads?	____	____
• Have you watched how other similar businesses get people to buy?	____	____

THE PRICES YOU CHARGE

• Can you determine what you should charge for each product or service you sell?	____	____
• Do you know what other businesses like yours charge?	____	____

BUYING

• Do you know how to find out what your customers want?	____	____
• Will your inventory records tell you when it is time to reorder and how much to order?	____	____
• Will you buy most of your stock from a few suppliers rather than a little from many, so that those you buy from will want to help you succeed?	____	____
• Have you made plans for protecting your business against thefts of all kinds (shoplifting, robbery, burglary, stealing by employees)?	____	____
• Have you talked with an insurance agent about what kinds of insurance you need?	____	____

BUYING A BUSINESS FROM SOMEONE ELSE

	YES	NO
• Have you made a list of what you like and don't like about buying a business someone else has started?	____	____
• Are you sure you know the real reason why the owner wants to sell that business?	____	____
• Have you compared the cost of buying the business with the cost of starting a new business?	____	____
• Are the stock/equipment/fixtures up-to-date and in good condition?	____	____
• Is the building in good condition?	____	____
• Will the owner of the building transfer the lease to you?	____	____
• Have you talked with other business people in the area to see what they think of the business?	____	____
• Have you talked with the company's suppliers?	____	____
• Have you talked with a lawyer about it?	____	____

YOUR RECORDS

• Have you planned a system of records that will enable you to keep track of your income and expenses, what you owe other people, and what other people owe you?	____	____
• Can you keep track of your inventory so that you will always have enough on hand for your customers, but not more than you can sell?	____	____
• Have you figured out how to keep payroll records and take care of tax reports and payments?	____	____
• Do you know what financial statements you should prepare?	____	____
• Do you know how to use these financial statements?	____	____
• Do you know an accountant who will help you with your records and financial statements?	____	____

YOUR BUSINESS AND THE LAW

	YES	NO
• Do you know what licenses and permits you need?	____	____
• Do you know what business laws you have to obey?	____	____

EQUIPMENT AND SUPPLIERS

• Do you know what equipment and supplies you will need and how much they will cost?	____	____
• Can you save some money by buying secondhand equipment?	____	____

YOUR MERCHANDISE/SERVICES

• Have you decided what products/services you will sell?	____	____
• Do you know how much or how many of each product you will need to buy in order to open your business?	____	____
• Have you found suppliers who will sell you what you need at a good price?	____	____
• Have you compared the prices and credit terms of different suppliers?	____	____

HOW ABOUT A PARTNER?

• If you need a partner who has the money or know-how you need, do you know someone who will fit--someone with whom you can get along?	____	____
• Do you know the good and bad points about going it alone, having a partner, and incorporating your business?	____	____
• Do you know a lawyer to whom you can go for advice and help with legal papers?	____	____
• Have you talked to a lawyer about it?	____	____

WHAT ABOUT YOUR CUSTOMERS?

	YES	NO
• Do most businesses in your community seem to be doing well?	____	____
• Have your tried to find out how well businesses similar to the one you want to open are doing in your community and in the rest of the country?	____	____
• Do you know what kind of people will want to buy what you plan to sell?	____	____
• Do such people live in the area where you want to open your business?	____	____
• Do you feel they need a business like yours?	____	____
• If not, have you thought about opening a different kind of business or going to another neighborhood?	____	____

YOUR BUILDING

• Have you found a good location for your business?	____	____
• Will you have enough room when your business "gets going"?	____	____
• Will you have adequate parking facilities?	____	____
• Can you fix the building the way you want to without spending too much money?	____	____
• Can potential customers get to it easily from parking spaces, bus stops, or homes?	____	____
• Have you had a lawyer check the lease and zoning?	____	____

Personal Plan of Action

Needs	Proposed Action	Resources

SOURCE: Small Business Administration (1975).

Appendix B
Resources Available for Small Business Owners

RESOURCES AVAILABLE FOR SMALL BUSINESS OWNERS

Federal Government Agencies

U.S. Department of Commerce

- **The Interagency Council for Minority Business Enterprise** is an alliance of federal programs and activities supporting minority enterprise development. The council is chaired by the Secretary of Commerce and the vice-chair is the administrator of the Small Business Administration. Executive-level assistance is available.

  Contact: Interagency Council for Minority Business Enterprise
  Minority Business Development Agency
  U.S. Department of Commerce
  14th Street and Constitution Avenue, NW
  Washington, DC 20230
  (202) 377-5061

- **The Minority Business Development Agency (MBDA)** is the government agency created to develop programs to assist minority entrepreneurs. MBDA awards grants and cooperative agreements to state and local government agencies, profit and non-profit business development organizations, and trade associations to provide management, marketing, financial, and technical assistance to minority entrepreneurs. MBDA has the following programs.

  - Minority Business Development Centers (MBDC) are located across the country in areas with the largest minority populations. They provide management, marketing, and technical assistance to increase business opportunities for minority entrepreneurs.

  - The Acquisition Assistance Program provides technical support services to minority buyers of medium- and large-sized manufacturing firms or high-technology industries such as energy, telecommunications, and medical instrumentation. Assistance is available at all stages of analysis and negotiation in business acquisition opportunities.

  - The American Indian Program is designed to provide American Indians, Eskimos, Aleuts, and their tribal governments with business management and technical assistance. Consultants are provided via grants or cooperative agreements. Economic self-determination for individual and tribal business is the program's goals.

  - The Minority Bank Development Program provides the following assistance minority-owned banks: intensive assistance to executive officers and top-level

management, market development through solicitation of deposits and loans from governmental units and the private sector, and creation of a capital support program.

- The Minority Business and Trade Association Program provides information and technical services to members and to the minority business community. Services include: cooperative advertising and group benefits, business promotion and technical services, negotiation of trade discounts and liaison with federal, state, and local activities intended to improve the viability of members in respective industries.

- Minority Export Development Consultants provide minority businesses with exposure to international market networks, market information, and products and special delivery assistance. Services include: identity of potential markets and specific trade leads, technical assistance to complete international transactions, and coordination of public agencies to increase participation by minority businesses.

  Contact: MBDC Regional Offices

- **The National Minority Supplier Development Council (NMSDC)** conducts a national marketing program to attract private sector business opportunities for minority business persons and to increase corporate procurement from minorities.

  Contact: MBDC Regional Offices

U.S. Small Business Administration (SBA)

- **The Office of Minority Small Business and Capital Ownership Development** formulates and coordinates policies benefiting eligible minority small businesses. It provides direct assistance to minority businesses as well as works with other agencies, banks, and industry to increase the number of minority-owned businesses and improve their chances of success.

  Contact: SBA Regional Offices (see appendix C)

- **The Small Business Investment Companies** specialize in providing equity funds, long-term loans, and management assistance to small businesses owned by socially and economically disadvantaged individuals.

  Contact: SBA Regional Offices (see appendix C)

- **The Office of Procurement and Technology Assistance** provides small and disadvantaged businesses with the maximum opportunity to participate in federal contacts.

  Contact: SBA Regional Offices (see appendix C)

- **The Presidential Advisory Committee on Small and Minority Business Ownership** assists in monitoring and encouraging the placement of subcontracts by the private sector with eligible small and minority businesses. It studies and proposes

incentives and assistance needed by the private sector to train, develop, and upgrade such businesses. Membership is presidentially appointed from executive officers of five small businesses and five representatives of minority small businesses.

Contact: SBA Regional Offices (see appendix C)

- **The Service Corps of Retired Executives (SCORE)** is a volunteer group of retired men and women who provide free management counseling. Counselors possess the kinds of managerial, professional, and technical experience useful to owners and managers of small retail, wholesale, service, or manufacturing businesses.

  Contact: SBA Regional Offices (see appendix C)
  or
  National SCORE Office
  1441 L Street, NW
  Washington, DC 20416

- **The Active Corps of Executives (ACE)** is a volunteer group of executives from private business and industry who provide free counseling on managerial, professional, and technical topics to small business owners and managers.

  Contact: SBA Regional Offices (see appendix C)

- **The Small Business Institute (SBI) Program** utilizes university and college business majors as counselors to small businesses. Students work as a team under the guidance of a professor to meet with and counsel small business owners and managers. There is no charge for the service.

  Contact: SBA Regional Offices (see appendix C for local programs; see appendix D)

- **Small Business Development Centers (SBDC)**, through universities and community colleges, work with local trade and business groups, chambers of commerce, SCORE and ACE, and others in support of small business growth. Specifically, the centers provide management and technical assistance to small business owners.

  Contact: SBDC Regional Offices (see appendix E)

- **The Interagency Committee on Women's Business Enterprise** is composed of high-level federal officials who have responsibility for federal policies affecting women business owners. The long-range objectives of this committee are to ensure equitable opportunities for and improved government services to women business owners.

  Contact: SBA Regional Offices (see appendix C)

The National Science Foundations (NSF), through Innovation Centers and the Small Business Assistance Program, provides information and guidance to research technology-based, small, minority, and women-owned firms.

Contact: Office of Small Business Research & Development
National Science Foundation
1800 G Street, NW
Room 51[illegible]-A
Washington, DC 20006
(202) 357-7464

The Council of State Community Affairs Agencies (COSCAA) is a national organization representing state executive-level agencies responsible for a variety of local assistance functions in community development, housing, economic development, and planning and management assistance.

Contact: Council of State Community Affairs Agencies
444 North Capitol Street
Washington, DC 20001
(202) 393-6435

Local and State Agencies

State departments of vocational education, through area vocational and technical schools, serve students at the high school level and offer entrepreneurship training ranging from a fully developed, multiservice program to a single unit within a skills course such as welding or electronics.

Contact: Local state departments of vocational education in each state.

Chambers of commerce are associations with business people that promote the interests of its members and of business in general. Chambers of commerce work to bring new industries into their communities. These organizations also furnish information about their communities that may help those planning to move into the area.

Contact: Local chamber of commerce

Venture Companies

The American Indian National Bank provides banking service to small businesses. Stockholders invest in making resources available to Indian tribes, organizations, and individuals for various Indian enterprises. Offices are located in Washington, D.C., and Albuquerque, New Mexico.

Contact: American Indian National Bank
1701 Pennsylvania Avenue
Washington, DC 20006
(202) 965-4460
or
American Indian National Bank
2401 12th Street, NW
Albuquerque, NM 87102
(505) 842-1395

Private Sector and Special Interest Groups

The National Coalition of Hispanic Mental Health and Human Services is a model demonstration project mobilizing public and private resources in Washington, D.C. and San Antonio, Texas, to provide youth with business career information and motivation.

Contact: National Coalition of Hispanic Mental Health and Human Services
1015-15th Street, NW
Washington, DC 20005
(202) 638-0505

The National Commission on Resources for Youth (NCRY) is an independent, nonprofit organization that expands opportunities for young people to participate in society. Through a national information-sharing network, NCRY seeks out, encourages, and promotes programs that recognize the capabilities and the developmental needs of young people. NCRY publications deal with entrepreneurship and youth business.

Contact: NCRY
36 West 44th Street
Room 1314
New York, NY 10036

The National Minority Business Council (NMBC), through advocacy for minority businesses, addresses the questions of education, procurement, training, and the treatment of minority enterprises. Services include a quarterly publication, a legal service program, two seminars each year in continuing management education, and other seminars. NMBC also publishes a national minority business directory.

Contact: National Minority Business Council, Inc.
235 East 42nd Street
New York, NY 10017
(212) 573-2387

The United Indian Development Association (UIDA) is a nonprofit corporation founded and directed by American Indians. It provides management services and technical assistance to individual business owners, tribal enterprises, development corporations, and community service centers. Managers are trained to use tools and techniques within the Indian cultural value system and with an appreciation of problems unique to American Indians.

Contact: UIDA
1541 Wilshire Boulevard
Suite 307
Los Angeles, CA 90017
(213) 483-1460
or
UIDA
411 J Street
Suite 7
Eureka, CA 95501
(707) 445-8488

or
UIDA
365 West Second Avenue
Suite 204
Escondido, CA 92025
(619) 746-7356

The Women's Institute for Housing and Economic Development (WIHED) was established to enable economic self-sufficiency and self-determination for women heads of household by facilitating the initiation of housing and businesses through partnerships between community-based organizations and establishing corporations. It provides information, contacts, and model development while stimulating long-term ventures for low-income women that will move them from social dependency to economic self-sufficiency.

Contact: WIHED
17 Union Avenue
Boston, MA 02130
or
WIHED
22 Anthony Street
Newport, RI 02840

Colleges, Universities, and Entrepreneurship Centers

The Vocational Studies Center has developed training materials entitled *Steps to Starting a Small Business* as well as offers a self-help program called *Achieving Success in Small Business: A Competency-Based Education Program for Persons Interested in Small Business Ownership.*

Contact: The Vocational Studies Center
University of Wisconsin-Madison
946 Education Sciences Building
1025 West Johnson Street
Madison, WI 53706
(608) 263-4357

The Center for Private Enterprise and Entrepreneurship has a threefold purpose: (1) to preserve the competitive private enterprise system in America, (2) to promote the entrepreneurial spirit, and (3) to increase understanding concerning the benefits of the private enterprise system. The 10 major aspects of the program are: teacher education programs, private enterprise research, precollege student programs, public education programs, employee economic education, entrepreneurship education, venture capital foundation, innovation evaluation program, entrepreneurial research, and venture assistance program.

Contact: Center for Private Enterprise and Entrepreneurship
Hankamer School of Business
Baylor University
Waco, TX 76798
(817) 755-3766

The Center for Entrepreneurship and Small Business Management has the following priorities: (1) an academic program in entrepreneurship and small business management, (2) reation and endowment of a professional chair, (3) an information bank and library, (4) research and publication, (5) special interest seminars, (6) films for elementary school students, and (7) a prime-time television program for major network exposure.

Contact: Center for Entrepreneurship and Small Business Management
130 Clinton Hall
Wichita State University
Wichita, KS 67208
(316) 689-3000

The Entrepreneurship Institute is an independent, nonprofit organization that works to bring together a consortium of individuals within a community for the purpose of creating innovative, high-growth companies.

Contact: The Entrepreneurship Institute
Suite 100
3592 Corporate Drive
Columbus, OH 43229
(614) 895-1153

Hawaii Entrepreneurship Training and Development Institute (HETADI) is a nonprofit, educational, scientific corporation that promotes entrepreneurship development by training entrepreneurs and creating more business opportunities.

Contact: HETADI
Suite 1409
Centure Center
1750 Kalakaua Avenue
Honolulu, HI 96826
(808) 955-8655

SOURCE: Balogh et al. (1985).

Appendix C
Small Business Administration Regional Offices

SMALL BUSINESS ADMINISTRATION REGIONAL OFFICES

60 Batterymarch, 10th Floor
Boston, MA 02110
(617) 223-6660

3214 Federal Building
New York, NY 10278
(212) 264-1450

231 St. Asaphs Road, Room 646
Bata Cynwyd, PA 19004
(215) 596-5901

5 Peachtree Street, NE
5th Floor
Atlanta, GA 30367
(404) 881-4943

838 E. M. Dirksen Federal Building
Chicago, IL 60604
(312) 353-0355

1720 Regal Row, Room 230
Dallas, TX 75235
(214) 767-7643

Old Federal Office Building
23rd Floor
911 Walnut Street
Kansas City, MO 64106
(816) 374-5288

Executive Tower Building
22nd Floor
Denver, CO 80202
(303) 837-5763

Federal Building & U.S. Courthouse
P.O. Box 36044
San Francisco, CA 94102
(415) 556-7487

Dexter Horton Building
5th Floor
Seattle, WA 98104
(206) 442-5676

SOURCE: Balogh et al. (1985).

Appendix D
Small Business Institute Programs by City and State

SMALL BUSINESS INSTITUTION PROGRAMS

Alabama
- Auburn, Auburn University
- Birmingham, University of Alabama in Birmingham
- Florence, University of North Alabama
- Huntsville, University of Alabama in Huntsville
- Jacksonville, Jacksonville State University
- Mobile, University of South Alabama
- Montgomery, Alabama State University
- Troy, Troy State University
- Tuscaloosa, University of Alabama

Alaska
- Anchorage, University of Alaska
- Fairbanks, University of Alaska-Fairbanks

Arizona
- Flagstaff, Northern Arizona University
- Glendale, American Graduate School of International Management
- Tempe, Arizona State University
- Tucson, University of Arizona

Arkansas
- Arkadelphia, Henderson State University
- Batesville, Arkansas College
- Clarksville, College of the Ozarks
- Conway, University of Central Arkansas
- Fayetteville, University of Arkansas at Fayetteville
- Little Rock, University of Arkansas at Little Rock
- Magnolia, University of Southern Arkansas
- Monticello, University of Arkansas at Monticello
- Russellville, Arkansas Polytechnical
- Searcy, Harding College
- State University, Arkansas State University

California
- Arcata, Humboldt State University
- Azusa, Azusa Pacific College
- Bakersfield, Califonia State College-Bakersfield
- Chico, California State University-Chico
- Claremont, Claremont Men's College
- Dominguez Hills, California State University-Dominguez Hills
- Fresno, California State University-Fresno
- Fullerton, California State University-Fullerton

California (Continued)
Hayward, California State University-Hayward
Long Beach, California State University-Long Beach
Los Angeles, California State University-Los Angeles
Loyola Marymount University
University of California at Los Angeles
University of Southern California
Northridge, California State University-Northridge
Pomona, California State Polytechnic University-Pomona
Sacramento, California State University-Sacramento
San Bernadino, California State University-San Bernadino
San Diego, Point Loma College
San Diego State University
San Francisco, San Francisco State University
University of San Francisco
San Jose, San Jose State University
San Luis Obispo, California Polytechnic State University-San Luis Obispo
Santa Barbara, University of California-Santa Barbara
Westmont College
Stockton, University of the Pacific
Turlock, California State College-Stanislaus
Whittier, Whittier College

Colorado
Alamosa, Adams State College
Colorado Springs, University of Colorado-Colorado Springs
Denver, Denver University
Metropolitan State College
Durango, Fort Lewis College
Fort Collins, Colorado State University
Grand Junction, Mesa College
Greeley, University of Northern Colorado
Pueblo, University of Southern Colorado

Connecticut
Storrs, University of Connecticut
West Haven, University of New Haven

Delaware
Newark, University of Delaware

District of Columbia
American University
Gallaudet College
Georgetown University
Southeastern University
University of the District of Columbia

Florida

Boca Raton, Florida Atlantic University
Coral Gables, University of Miami
Ft. Lauderdale, Nova University
Jacksonville, University of North Florida
Miami, Florida International University
Orlando, The University of Central Florida
Tallahassee, The Florida State University
Tampa, University of South Florida

Georgia

Albany, Albany State College
Americus, Georgia Southwestern College
Atlanta, Atlanta University
Emory University
Georgia Institute of Technology
Georgia State University
Augusta, Augusta College
Carrollton, West Georgia College
Marietta, Southern Technical Institute
Milledgeville, Georgia College
Savannah, Armstrong State College
Savannah State College
Statesboro, Georgia Southern College
Valdosta, Valdosta State College

Hawaii

Hilo, University of Hawaii-Hilo
Honolulu, Chaminade University
Hawaii Pacific College
University of Hawaii-Manoa
Maui, Maui Community College

Idaho

Boise, Boise State University
Moscow, University of Idaho
Pocatello, Idaho State University

Illinois

Carbondale, Southern Illinois University-Carbondale
Champaign, University of Illinois at Urbana-Champaign
Charleston, Eastern Illinois University
Chicago, Chicago State University
De Paul University
Illinois Institute of Technology
Roosevelt University
University of Illinois-Chicago Circle
Decatur, Millikin University
De Kalb, Northern Illinois University
Edwardsville, Southern Illinois University-Edwardsville
Elmhurst, Elmhurst College

Illinois (Continued)
Evanston, Northwestern University
Jacksonville, MacMurray College
Lebanon, McKendree College
Lockport, Lewis University
Macomb, Western Illinois University
Normal, Illinois State University
Palos Heights, Trinity Christian College
Peoria, Bradley University
Quincy, Quincy College
Springfield, Sangamon State University

Indiana
Anderson, Anderson College
Angola, Tri-State University
Bloomington, Indiana University
Evansville, Indiana State University-Evansville
University of Evansville
Fort Wayne, Indiana-Purdue University at Fort Wayne
Gary, Indiana University-Northwest
Goshen, Goshen College
Greencastle, DePauw University
Hanover, Hanover College
Indianapolis, Butler University
Indiana Central University
Kokomo, Indiana University-Kokomo
Muncie, Ball State University
New Albany, Indiana University-Southeast
Notre Dame, Saint Mary's College
University of Notre Dame
Richmond, Indiana University-East
Terre Haute, Indiana State University
Valparaiso, Valparaiso University

Iowa
Ames, Iowa State University
Cedar Falls, University of Northern Iowa
Cedar Rapids, Mt. Mercy College
Davenport, St. Ambrose College
Des Moines, Drake University
Dubuque, University of Dubuque
Iowa City, University of Iowa
Sioux City, Briar Cliff College

Kansas

Emporia, Emporia State University
Hays, Fort Hays State University
Lawrence, University of Kansas
Manhattan, Kansas State University
Pittsburg, Pittsburg State University
Sterling, Sterling College
Topeka, Washington University
Wichita, Kansas Newman College
Wichita State University

Kentucky

Bowling Green, Western Kentucky University
Ft. Mitchell, Thomas More College
Highland Heights, Northern Kentucky University
Lexington, University of Kentucky
Louisville, University of Louisville Foundation, Inc.
Morehead, Morehead State University
Richmond, Eastern Kentucky University

Louisiana

Baton Rouge, Louisiana State University-Baton Rouge
Hammond, Southeastern Louisiana University
Lafayette, University of Southwestern Louisiana
Lake Charles, McNeese State University
Monroe, Northeast Louisiana University
Natchitoches, Northwestern State University of Louisiana
New Orleans, Loyola University
University of New Orleans
Xavier University
Pineville, Louisiana College
Ruston, Louisiana Technological University
Shreveport, Louisiana State University in Shreveport
Thibodaux, Nicholls State University

Maine

Bangor, Husson College
Biddeford, St. Francis College
Orono, University of Maine-Orono
Portland, University of Southern Maine
Westbrook College
Springvale, Nasson College

Maryland

Baltimore, Loyola College
Morgan State University
University of Baltimore
College Park, University of Maryland
Frostburg, Frostburg State College
Salisbury, Salisbury State College

Massachusetts
Amherst, University of Massachusetts
Boston, Boston College
Northeastern University
Suffolk University
University of Massachusetts/Boston
Cambridge, Massachusetts Institute of Technology
Lowell, University of Lowell
North Adams, North Adams State College
North Dartmouth, Southeastern Massachusetts University
Salem, Salem State College
Springfield, American International College
Western New England College
Worcester, Clark University

Michigan
Allendale, Grand Valley State College
Detroit, University of Detroit
Wayne State University
East Lansing, Michigan State University
Flint, University of Michigan-Flint
Houghton, Michigan Technological University
Kalamazoo, Kalamazoo College
Western Michigan University
Marquette, Northern Michigan University
Sault Saint Marie, Lake Superior State College
Ypsilanti, Eastern Michigan University

Minnesota
Bemidji, Bemidji State University
Duluth, St. Scholastica College
University of Minnesota-Duluth
Mankato, Mankato State University
Moorhead, Moorhead State University
Morris, University of Minnesota-Morris
Northfield, St. Olaf College
St. Cloud, St. Cloud State University
St. Paul, St. Thomas College
Winona, Winona State University

Mississippi
Cleveland, Delta State University
Hattiesburg, Univerity of Southern Mississippi
Jackson, Jackson State University
Millsaps College
Mississippi State, Mississippi State University
University, The University of Mississippi

Missouri
Joplin, Missouri Southern State College
Kansas City, Rockhurst College
University of Missouri-Kansas City
Kirksville, Northeast Missouri State University
Maryville, Northwest Missouri State University
St. Joseph, Missouri Western State College
Springfield, Southwest Missouri State University

Montana
Billings, Eastern Montana College
Bozeman, Montana State University
Missoula, University of Montana

Nebraska
Chadron, Chadron State College
Crete, Doane College
Hastings, Hastings College
Kearney, Kearney State College
Lincoln, University of Nebraska at Lincoln
Omaha, Creighton University
Peru, Peru State College
Wayne, Wayne State College

Nevada
Las Vegas, University of Nevada-Las Vegas
Reno, University of Nevada-Reno

New Hampshire
Durham, University of New Hampshire
Manchester, New Hampshire College
Plymouth, Plymouth State College

New Jersey
Camden, Rutgers University
Lincroft, Brookdale Community College
Madison, Fairleigh Dickinson University
Mahwah, Ramapo College
Montclair, Montclair State College
Newark, New Jersey Institute of Technology
Pomona, Stockton State College
Trenton, Trenton State College

New Mexico
Albuquerque, University of New Mexico
Las Cruces, New Mexico State University
Las Vegas, New Mexico Highlands University
Portales, Eastern New Mexico University
Santa Fe, College of Santa Fe

New York
Albany, State University of New York at Albany
Alfred, Alfred University
Binghamton, State University of New York at Binghamton
Brooklyn, St. Francis College
Buffalo, Canisius College
Greenvale, C.W. Post Center School of Business
Long Island University
Hempstead, Hofstra University
Ithaca, Cornell University
Jamaica, St. Johns University
Loundonville, Siena College
New York, Bernard Baruch College & Research Foundation of
the City University of New York
Pace University
Plattsburg, State University of New York of Plattsburg
Postsdam, Clarkson College of Technology
Riverdale, Manhattan College
Rochester, Rochester Institute of Technology
St. Bonaventure, St. Bonaventure University
Schenectady, Union College
Syracuse, Syracuse University
Utica, State University of New York at Utica/Rome

North Carolina
Boone, Appalachian State University
Chapel Hill, University of North Carolina-Chapel Hill
Charlotte, University of North Carolina at Charlotte
Cullowhee, Western Carolina University
Durham, North Carolina State University
Greenville, East Carolina University
Raleigh, North Carolina State University
Wilmington, University of North Carolina-Wilmington
Winston-Salem, Wake Forest University

North Dakota
Bismark, Mary College
Fargo, North Dakota State University
Grand Forks, University of North Dakota
Jamestown, Jamestown College
Minot, Minot State College

Ohio

Ada, Ohio Northern University
Akron, University of Akron
Athens, Ohio University
Berea, Baldwin-Wallace College
Bowling Green, Bowling Green State University
Cincinnati, University of Cincinnati
Xavier University
Cleveland, Case Western Reserve University
Columbus, Capital University
Ohio State University
Dayton, University of Dayton
Wright State University
Defiance, Defiance College
Findlay, Findlay College
Marietta, Marietta College
New Concord, Muskingum College
Oxford, Miami University
Painesville, Garfield Senior College (Division of Lake Erie College)
Rio Grande, Rio Grande College
Springfield, Wittenberg University
Toledo, University of Toledo
Urbana, Urbana College
Westerville, Otterbein College
Wilberforce, Central State University
Wilberforce University
Wilmington, Wilmington College
Youngstown, Youngstown State University

Oklahoma

Ada, East Central University
Durant, Southeastern Oklahoma State University
Enid, Phillips University
Edmond, Central State University
Lawton, Cameron University
Norman, University of Oklahoma
Oklahoma City, Oklahoma Christian College
Shawnee, Oklahoma Baptist University
Stillwater, Oklahoma State University
Tahlequah, Northeastern Oklahoma State University
Tulsa, Oral Roberts University
University of Tulsa
Weatherford, Southwestern Oklahoma State University

Oregon
Corvallis, Oregon State University
Eugene, University of Oregon
LaGrande, Eastern Oregon State College
Newberg, George Fox College
Portland, Portland State University
University of Portland
Salem, Williamette University

Pennsylvania
Bethlehem, Lehigh University
California, California State College
Chester, Widener College
Cheyney, Cheyney State College
Erie, Gannon College
Gettysburg, Gettysburg College
Indiana, Indiana University of Pennsylvania
Lewisburg, Bucknell University
Middletown, Pennsylvania State University-Capitol Campus
Philadelphia, Drexel University
LaSalle College
Temple University
University of Pennsylvania
Pittsburgh, Carnegie-Mellon University
Duquesne University
University of Pittsburgh
Scranton, University of Scranton
Shippensburg, Shippensburg State College
Slippery Rock, Slippery Rock State College
University Park, Pennsylvania State University
Villanova, Villanova University
West Chester, West Chester State College
Wilkes-Barre, King's College
Wilkes College

Rhode Island
Bristol, Roger Williams College
Kingston, University of Rhode Island
Providence, Johnson & Wales College

South Carolina
Charleston, The Citadel
Clemson, Clemson University
Conway, University of South Carolina (Coastal Branch)
Florence, Francis Marion College
Rock Hill, Winthrop College

South Dakota

Aberdeen, Northern State College
Madison, Dakota State College
Rapid City, National College of Business
Sioux Falls, Augustana College
Sioux Falls College
Spearfish, Black Hills State College
Vermillion, University of South Dakota

Tennessee

Athens, Tennessee Wesleyan College
Chattanooga, The University of Tennessee at Chattanooga
Clarksville, Austin Peay State University
Cookeville, Tennessee Technological University
Johnson City, East Tennessee State University
Knoxville, The University of Tennessee at Knoxville
Martin, The University of Tennessee at Martin
Memphis, Memphis State University
Murfreesboro, Middle Tennessee State University
Nashville, The University of Tennessee at Nashville

Texas

Abilene, Abilene Christian University
Hardin-Simmons University
Alpine, Sul Ross State University
Arlington, University of Texas-Arlington
Austin, St. Edward's University
University of Texas at Austin
Belton, Mary Hardin-Baylor College
Beaumont, Lamar University
Brownsville, Pan American University at Brownsville
Canyon, West Texas State University
College Station, Texas A&M University
Commerce, East Texas State-Commerce
Corpus Christi, Corpus Christi State University
Denton, North Texas State University
Edinburg, Pan American University
El Paso, University of Texas-El Paso
Houston, Houston Baptist University
University of Houston, College of Business Administration
College of Business Technology
University of Houston-Clear Lake Campus
Huntsville, Sam Houston State University
Irving, University of Dallas
Kingsville, Texas A&I University
Laredo, Laredo State University
Lubbock, Texas Tech University, Agriculture Economics, Business Administration, Home Management

Texas (Continued)
Marshall, Wiley College
Nacogdoches, Stephen F. Austin University
Odessa, University of Texas-Permian Basin
San Angelo, Angelo State University
San Antonio, St. Mary's University
Trinity University
University of Texas-San Antonio
San Marcos, Southwest Texas State University
Texarkana, East Texas State-Texarkana
Tyler, Texas Eastern University
Ulvalde, Sul Ross State University
Waco, Baylor University
Wichita Falls, Midwestern State University

Utah
Logan, Utah State University
Ogden, Weber State College
Provo, Brigham Young University
Salt Lake City, University of Utah

Vermont
Bennington, Southern Vermont College
Burlington, Champlain College
University of Vermont
Castleton, Castleton State College
Johnson, Johnson State College
Northfield, Norwich University
Poultney, Green Mountain College

Virginia
Blacksburg, Virginia Polytechnic Institute and State University
Charlottesville, University of Virginia, Colgate Darden Graduate School
McIntire School of Commerce
Fairfax, George Mason University
Harrisonburg, James Madison University
Norfolk, Norfolk State College
Old Dominion University
Richmond, Virginia Commonwealth University
Petersburg, Virginia State University
Williamsburg, College of William & Mary

Washington
Cheney, Eastern Washington University
Ellensburg, Central Washington University
Lynnwood, Edmonds Community College
Olympia, Evergreen State College
Pullman, Washington State University

Washington (Continued)
Seattle, Seattle University
University of Washington
Tacoma, Pacific Lutheran University
University of Pugent Sound

West Virginia
Athens, Concord College
Bluefield, Bluefield State College
Charleston, University of Charleston
West Virginia College of Graduates
Elkins, Davis and Elkins College
Fairmont, Fairmont State College
Glenville, Glenville State College
Huntington, Marshall University
Institute, West Virginia State College
Morgantown, West Virginia University
West Liberty, West Liberty State College
Wheeling, Wheeling College

Wisconsin
Eau Claire, University of Wisconsin-Eau Claire
Kenosha, University of Wisconsin-Parkside
Madison, University of Wisconsin-Madison
Milwaukee, Marquette University
Milwaukee School of Engineering
University of Wisconsin-Milwaukee
Oshkosh, University of Wisconsin-Oshkosh

Wyoming
Laramie, University of Wyoming

Guam
Agana, University of Guam

Puerto Rico
Mayaguez, University of Puerto Rico-Mayaguez
Ponce, Catholic University of Puerto Rico
Rio Piedras, University of Puerto Rico-Rio Piedras
San German, Inter American University

Virgin Islands
St. Thomas, College of the Virgin Islands

SOURCE: Balogh et al. (1985).

Appendix E
Small Business Development Centers (SBDC)

SMALL BUSINESS DEVELOPMENT CENTERS (SBDC)

SBDC Director
University of Alabama in Birmingham
1717 11th Avenue South
Suite 419
Birmingham, AL 35294
(205) 934-7260

SBDC Director
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